

Your Account Summary for 6 April 2014 to 5 April 2015

Please keep in a safe place.

MISS CL RUSHMORE

Your Account Summary includes details of any current and savings accounts you have with Santander. If you need to complete a tax return, it contains the information you need for these accounts. See reverse for any accounts not included.

Account holder(s)	Account name and number	Period		Gross interest	Income tax deducted	Net interest paid	Balance as at 5 April
		From	To				

Current Accounts

MISS CL RUSHMORE	123 CURRENT ACCOUNT 09-01-35 ****2589	6 April 2014	5 April 2015	£8.09	£1.62	£6.47	£2,073.84
------------------	--	-----------------	-----------------	-------	-------	-------	-----------

Savings

MISS CL RUSHMORE	EVERYDAY SAVER (A) 09-01-28 ****9092	6 April 2014	5 April 2015	£17.53	£3.51	£14.02	£5,660.91
MISS CL RUSHMORE	EVERYDAY SAVER (A) 09-01-28 ****4835	6 April 2014	5 April 2015	NIL	NIL	NIL	£0.02
MISS CL RUSHMORE	INSTANT SAVER (A) SAVING ****9865 RUS	6 April 2014	5 April 2015	£0.18	£0.04	£0.14	NIL

Cash ISAs (Cash ISAs do not need to be included in your tax return)

MISS CL RUSHMORE	123 2 YR FIXED RATE ISA 09-01-28 ****2485	23 May 2014	5 April 2015	£28.59	NIL	£28.59	£13,151.96
------------------	--	----------------	-----------------	--------	-----	--------	------------

Completing a tax return

Your Account Summary can be used to complete your tax return. If you haven't been named on the account for the full tax year and you need to complete a tax return, you can request a Tax Deduction Certificate for the period you were named on the account online, in branch or by calling 0845 609 0014. The interest on cash ISAs is tax-free and this does not need to be included in your tax return. However, if your cash ISA has been voided, which means it is no longer a valid cash ISA and that tax will be deducted from the interest paid, you should include this in your tax return. Cash ISAs that have been voided will still appear in the Cash ISA section of your Account Summary.

Registering for gross interest

For more information and to check if you're eligible to either register for gross interest or to get back some of the tax you have paid on your interest go to www.gov.uk/taxfreesavings.

If you're eligible, registering for gross interest is easy. Simply visit your local branch, call 0845 609 0014 or log on to Online Banking – you can manage this under the 'My Details & Settings' tab. You'll need to register each time you open a new account.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call 020 7741 4100 or 0800 678 1100. Please note **only** compensation related queries should be directed to the FSCS. Santander UK plc is an authorised deposit taker and accepts deposits under the Santander and cahoot trading names. In the unlikely event of a claim, the maximum compensation levels above would apply to the combined total of all deposits held with Santander UK plc (including cahoot).

Deposits made to accounts held with us in the Isle of Man (IOM accounts) are not protected by the UK Financial Services Compensation Scheme. They are instead protected by the Isle of Man Depositors' Compensation Scheme (the "Isle of Man Scheme"). The Isle of Man Scheme offers protection for "eligible protected deposits" of up to £50,000 (which includes deposits by most individual persons but does not, for example, include trustees or nominees) or £20,000 for most other categories of depositor, subject to certain rules and limitations set out in the Isle of Man Scheme. Further details of the Isle of Man Scheme are available on the Isle of Man Financial Supervision Commission's website www.gov.im/fsc/investor/dep_comp.xml or you can call them on +44 (0) 1624 689300 (only compensation related queries should be directed to this number).

How to read your Account Summary

1	2	3	4	5	6	7
Account holder(s)	Account name and number	Period	Gross interest	Income tax deducted	Net interest paid	Balance as at 5 April
		From	To			

1. Account holder(s)

Account holder(s) names as at 5 April.

2. Account name and number

Account name and number as at 5 April. This includes details of any current and savings accounts you have with Santander. It also includes any accounts that have been closed in the relevant tax year and dormant accounts.

3. Period

The period covered is for the full tax year e.g. 6 April to 5 April the following year. For some accounts it will detail from the 6 April to the date the account was closed in the relevant tax year.

4. Gross interest

This shows the gross interest, before income tax has been deducted. The interest paid may not represent a full year's interest as interest payment dates vary by account. Interest paid on cash ISAs is tax-free.

5. Income tax deducted

This shows the income tax that has been deducted from the interest paid on your account. Tax is deducted at 20%, unless one or more account holder has registered to receive interest gross. Please seek advice from your local HM Revenue & Customs office if you have any tax-related queries. Interest paid on cash ISAs is tax-free and income tax is not deducted, so this will appear as NIL on your Account Summary.

6. Net interest paid

This shows the net interest paid to you after income tax has been deducted. The interest paid may not represent a full year's interest as interest payment dates vary by account.

7. Balance

The balance shown on your Account Summary is at the end of the tax year i.e. close of business on the 5 April.

Further information

Date interest paid

Each account has interest paid on different dates. If you opened your account on or after 6 April, interest may not have been paid yet. Please refer to your terms and conditions for details of when interest will be paid on your account.

- If you receive **monthly, quarterly or half yearly interest**, the interest shown is the actual amount paid or credited in the tax year. Any accounts that have been opened for less than 12 months will not show a full year's interest.
- If you have a **joint account** and only one person is registered for gross interest, the total amount of interest paid will be a mixture of net and gross interest.
- If the first interest payment is not yet due on an account then only the balance will be shown on the Account Summary.
- **Fixed Rate Bonds** will receive interest on the 1st of the month following opening and on the anniversary of that date until maturity (unless you opted to have your interest paid monthly).

Missing accounts?

If you believe that there are accounts missing that should be included, please call into your local branch. You may be asked to provide identification. If you have any questions, you can also call us on 0845 609 0014.

Accounts not included in your Account Summary

The following accounts are **not** included in your Account Summary. If you need to include these accounts in your tax return, please contact us to request a Tax Deduction Certificate.

- Any funds relating to dormant accounts in the **unclaimed asset** fund or **reclaimed** from the unclaimed asset fund.
- Retirement Investment Account.
- Business Bank Accounts and Time Deposits.
- Save As You Earn (SAYE)/Sharesave.
- Additional Voluntary Contributions (AVC's).